



## Consumer Affairs Update

Help us spread the word to Tennesseans about current scams, how to avoid unfair or deceptive business practices, and where to find consumer resources. We encourage you to share this newsletter with your family and friends by using the sharing options at the bottom of this email.

### Consumer Central



### Top 10 Complaint Categories of 2017

For the second year in a row, Home Improvement is the number one complaint category. For the full break down of 2017's top 10 categories, click the link below.

[More](#)



### Lose Money To A Scam Using Western Union Money Transfer?

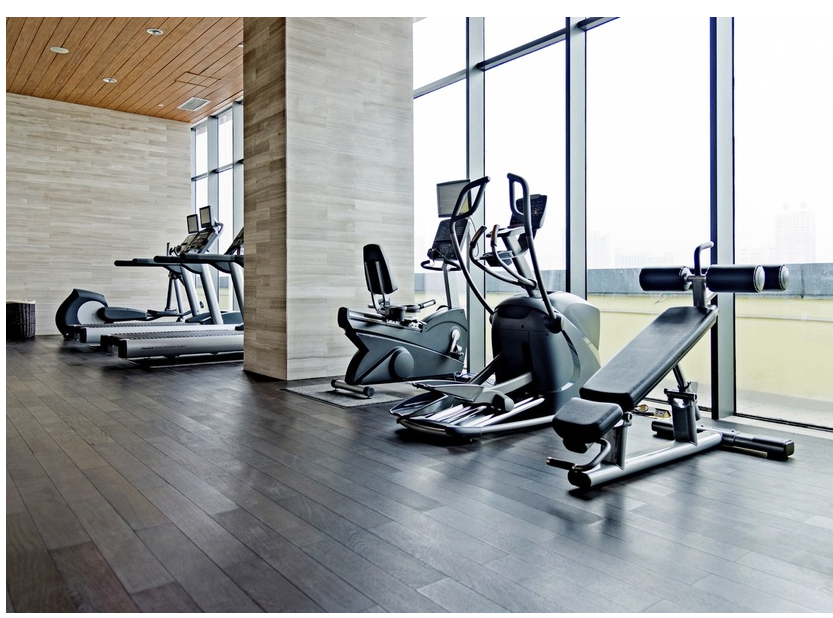
Consumers who lost money to scammers by paying via Western Union's money transfer system between January 1, 2004 and January 19, 2017, can now file a claim to get their money back by going to [FTC.gov/WU](https://www.ftc.gov/wu). The deadline to file a claim has been extended to May 31, 2018.

The refund program follows a [settlement with the Western Union Company](#), which in January 2017 agreed to pay \$586 million to resolve charges brought by the Federal Trade Commission and the U. S. Department of Justice. The FTC alleged that fraudsters were able to use Western Union's money transfer system to get payments from their victims, even though the company was aware of the problem and received hundreds of thousands of complaints about fraud-induced money transfers made for fraudulent [lottery and prizes](#), [family emergencies](#), [advance-fee loans](#), [online dating](#) and other scams. The company also allegedly failed to promptly discipline problem Western Union agents, and failed to have effective anti-fraud policies and procedures.

Filing a claim is free; so consumers should not pay anyone to file a claim on their behalf. No one associated with the claims process will call to ask for consumers' bank account information or credit card numbers.

For more information and tips to help avoid scams in the future, click the link below.

[More](#)



### Tips To Consider When Shopping For A Gym Membership

If getting into shape is on your to-do list, make sure your gym membership passes the consumer fitness test before you sign any paperwork. State law requires that all health club agreements be in writing, signed by the buyer, designate the date on which the buyer signs the agreement, and include a statement informing buyers that they have a right to cancel the agreements within three days from the date of signing. If you're already a member of a club and looking to renew, the law says a renewal can happen only after you agree in writing to the renewal at the beginning of the renewal period.

What to know before signing a gym membership contract:

**Read the fine print.** Know what you're getting. What are the terms and conditions? How do you terminate and what are the costs?

**Visit.** Drop by the health club or spa during the hours you would normally use it; inspect the equipment you would use.

**Ask the right questions.** What is the duration of the contract? When and how will you be billed? Is the membership transferable to other business locations? Do they offer discounts for family members, or credits for referring friends? What are your rights if the club is taken over by new management?

**Don't be hasty.** Before you sign a contract, take a copy home with you and read it through – carefully. Make sure you understand every term before you agree.

You can file a complaint about unfair or deceptive business practices at [www.tn.gov/consumer](https://www.tn.gov/consumer). For more tips about gym memberships, click the link below.

[Read More](#)

The Tennessee Division of Consumer Affairs is the coordinating agency for consumer complaints. If a consumer feels that they have been treated deceptively or unfairly by a business operating in Tennessee, they can visit the Division of Consumer Affairs at [tn.gov/consumer](https://www.tn.gov/consumer) or call (615) 741-4737 for more information about how we can help.

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### Mark Your Calendar



### 2018-2019 Tennessee Consumer Calendar is Here!

This 18-month calendar is filled with consumer resources and tips to avoid unfair or deceptive business practices and scams. Pick one up at an outreach event in your area or download a copy today by clicking the link below!

[Download](#)

### National Consumer Protection Week is March 4 - 10, 2018

Be on the lookout for consumer tips and information on our social media platforms this week! In addition, the Insurance and Securities Divisions will be visiting the Legislature at the Cordell Hull Building on March 6 and the Division of Consumer Affairs will be there March 7 with consumer information and materials.

[More](#)

### Did You Know?



### Have Trouble Telling Legit Calls From Robo Calls?

There may be an app for that! Robo call-blocking technology is the newest aid in combating unwanted and potentially fraudulent phone calls on your cell phone. These apps have the ability to prescreen calls, block flagged calls, and block calls that show up as "unknown." To find out more about these apps and number spoofing, click the link below.

[Learn More](#)

### Scams, Schemes & Swindles



### Tech Support Scams

Pop-ups, phone calls, and emails - all ways the tech support scam can attempt to reach you. Remember, tech and software companies will not reach out to you to tell you there's a problem with your device. Fallen victim to the tech support scam? You may get follow-up calls claiming that you are due a refund. For details about this scam, tips to avoid it, and what to do if you're a victim of this scam, click the link below.

[Details](#)

### Fake Check Scams

Receive an unsolicited check in the mail for lottery winnings or a job offer? Maybe for an item you've listed for sale that's more than what you are owed? If you are asked to send any sum of it back by wire transfer or gift cards to cover fees or due to error, it is likely a fake check scam. For details about this scam, tips to avoid it, and what to do if you're a victim of this scam, click the link below.

[Details](#)

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